

Organization	Program (key words)	Grant	Loan	Technical Assistance	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Tennessee Department of Environment and Conservation	Drinking Water State Revolving Fund (DWSRF) Loan Program (water)	✓*	✓	✓	✓			Drinking Water State Revolving Fund (DWSRF) loans are available for the Planning, Design, and Construction Phases of drinking water facilities. The funds may be used for all three phases or in any combination. Interest rates are below market. * SRF is prioritizing use of subsidy (principal forgiveness that does not have to be paid back) to small/disadvantaged/ rural communities for planning, design, and construction. (Certain types of "green" projects are also eligible for subsidy.) SRF also has a contract in place with TAUD to offer technical assistance at no cost to small and disadvantaged communities.	To obtain an SRF loan, the project must be included on a Priority Ranking List via letter from the city, utility district, authority, or consultant and, either concurrently or subsequently, the loan must be requested via letter from the city's, utility district's, or authority's authorized representative.	https://www.tn.gov/environment/program-areas/wr-water-resources/water-quality/state-revolving-fund-program.html	Leslie Gillespie-Marthaler leslie.gillespie-marthaler@tn.gov 615-532-0789 312 Rosa L. Parks Avenue, 12th Floor Nashville, Tennessee 37243
	Clean Water State Revolving Fund (CWSRF) Loan Program (sewer)	✓*	✓	✓	✓			Clean Water State Revolving Fund (CWSRF) loans are available for the Planning, Design, and Construction Phases of waste water facilities. The funds may be used for all three phases in any combination. Eligible projects include new construction or the upgrading/expansion of existing facilities and may encompass wastewater treatment plants, pump stations, force mains, collector sewers, interceptors, elimination of combined sewer overflows, and/or nonpoint source pollution remedies. Interest rates are below market. * SRF is prioritizing use of subsidy (principal forgiveness that does not have to be paid back) to small/disadvantaged/ rural communities for planning, design, and construction. (Certain types of "green" projects are also eligible for subsidy.) SRF also has a contract in place with TAUD to offer technical assistance at no cost to small and disadvantaged communities.		https://www.tn.gov/environment/program-areas/wr-water-resources/water-quality/state-revolving-fund-program.html	
Economic Development Administration, Department of Commerce	Public Works Program (water, sewer)	✓			✓	✓		Empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure, and generate or retain long-term, private sector jobs and investment.	Application packages are available at www.grants.gov. Applications will be accepted on an ongoing basis until the publication of a new EDAP FFO.	https://www.eda.gov/funding-opportunities/	Bertha Partin bpartin@eda.gov 404-730-3010 401 West Peachtree Street Northwest, Suite 1820 Atlanta, Georgia 30308
Tennessee Department of Economic and Community Development	Community Development Block Grant Program (water, sewer)	✓			✓			Grants to communities for water and sewer system projects that benefit persons of low and moderate income.	Applications and guidelines can be accessed on website.	https://www.tn.gov/ecd/community-development-block-grant/cdbg.html	Kent Archer kent.archer@tn.gov 615-354-3591 312 Rosa L. Parks Avenue, 27th Floor, Nashville, Tennessee 37243
	Appalachian Regional Commission (ARC) Area Development Fund (water, sewer)	✓			✓			ARC grants are administered either by ARC or by a federal agency selected by the grantee. The Commission administers most grants where the funds are for technical assistance, program operating costs, or equipment purchase, with no construction costs involved. ARC provides funds for basic infrastructure services, including water and sewer facilities, that enhance economic development opportunities or address serious health issues for residential customers.	Potential applicants should contact their state ARC program manager to request a pre-application package.	https://www.arc.gov/funding/GrantsandFunding.asp	Brooxie Carlton Brooxie.Carlton@tn.gov 615-741-8806 312 Rosa L. Parks Avenue, 27th Floor, Nashville, Tennessee 37243
USDA Rural Development	Waste and Water Disposal Direct Loans and Grants (water, sewer)	✓	✓		✓	✓		The purpose of this program is to develop water and waste disposal systems in rural areas with populations less than 10,000. Fixed, low interest rates. Repayment - up to 40 years. Grants may be available.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/program-services/water-waste-disposal-loan-grant-program/tn	Terence Mcghee terence.mcghee@wdc.usda.gov 615-783-1349 3322 West End Avenue, Suite 300 Nashville, Tennessee 37203
	Water and Waste Disposal Guaranteed Loan Program (water, sewer)		✓		✓	✓		The purpose of this program is to provide a loan guarantee for the construction or improvement of water and waste disposal projects serving the financially needed communities of rural areas. This is achieved through bolstering existing private credit structure through the guarantee of quality loans. Guarantees up to 90% available to eligible lenders.		http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/tn	
	Water and Waste Disposal Predevelopment Planning Grants (water, wastewater)	✓			✓	✓		This program assists low-income communities with initial planning and development of an application for USDA Rural Development Water and Waste Disposal direct loan/grant and loan guarantee programs. The maximum is \$30,000 or 75% of the predevelopment planning costs.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/tn	

	Emergency Community Water Assistance Grants (water)	✓	✓		✓	✓	This grant program is designed to assist rural communities that have experienced a significant decline in quantity or quality of drinking water due to an emergency, or in which such decline is considered imminent, to obtain or maintain adequate quantities of water that meets the standards set by the Safe Drinking Water Act.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/tn	Terence Mcghee terence.mcghee@wdc.usda.gov 615-783-1345 3322 West End Avenue, Suite 300 Nashville, Tennessee 37203
	Special Evaluation Assistance for Rural Communities and Households (SEARCH) (water, wastewater, stormwater)	✓			✓	✓	This program helps very small, financially distressed rural communities with predevelopment feasibility studies, design assistance, and technical assistance on proposed water, waste disposal, and stormwater projects.		https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/tn	
	Communities Facilities Direct Loan and Grant (buildings)	✓	✓		✓	✓	This program provides affordable funding to develop essential community facilities in rural areas. An essential community facility is defined as a facility that provides an essential service to the local community for the orderly development of the community in a primarily rural area, and does not include private, commercial or business undertakings.	Contact the Rural Development program specialist in your state or see contact information.	https://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program/tn	
Delta Regional Authority	State's Economic Development Assistance Program (basic infrastructure improvements)	✓			✓	✓	Under federal law, 75 percent of DRA funds must be invested in economically distressed counties and parishes. Half of these funds are targeted to transportation and basic infrastructure improvements.	To learn more, visit the website or contact Amanda Allen.	https://dra.gov/funding-programs/states-economic-development-assistance-program/	Amanda Allen, aallen@dra.gov , 662-624-8600 236 Sharkey Avenue, Suite 400 Clarksdale, MS 38614
National Rural Water Association	NRWA Revolving Loan Fund (water, wastewater)		✓	✓	✓	✓	The Rural Water Loan Fund (RWLF) is a funding program specifically designed to meet the unique needs of small water and wastewater utilities. The RWLF provides low-cost loans for short-term repair costs, small capital projects, or pre-development costs associated with larger projects. The RWLF was established through a grant from the USDA/RUS, and repaid funds used to replenish the fund and make new loans.	Applications can be accessed on website and can be sent by mail or e-mail via the website. 580.252.0629	http://nrwa.org/initiatives/revolving-loan-fund/	National Rural Water Association 2915 S. 13th Street, Duncan, OK 73533 (580) 252-0629
Rural Community Assistance Partnership (RCAP)	Communities Unlimited Water/Wastewater Loans (water, wastewater)		✓		✓	✓	Communities Unlimited (CU) provides financing to small, rural communities and tribal nations for water and wastewater projects. CU offers flexible products including: pre-development loans, interim financing, construction loans for system improvements and equipment loans. CU provides fixed – rate loans up to \$500,000 with maturities up to 15 years. Security varies by customer, but is typically a pledge of revenues.	For more information, contact the main office. Applications can be accessed on website and can be sent by e-mail.	https://www.communitiesu.org/index.php/How-We-Help/water-waste-water-loans.html	Deborah Temple deborah.temple@communitiesu.org 479-443-2700 ext. 111 200 River Market Avenue #100 Little Rock, Arkansas 72201
Pathway Lending Energy Efficiency Loan Program	Infrastructure (energy and water management systems)		✓			✓	Provides loans and lines of credit to businesses in TN. Energy and water projects can be co-funded.	For more information, see the website. https://www.pathwaylending.org/programs/ms/	https://www.pathwaylending.org/programs/ms/	615-425-7171, Pathway Lending 201 Venture Circle Nashville, TN 37228
U.S. Environmental Protection Agency	Water Infrastructure Finance and Innovation (water, wastewater)		✓		✓		The Water Infrastructure Finance and Innovation Act of 2014 (WIFIA) established the WIFIA program, a federal credit program administered by EPA for eligible water and wastewater infrastructure projects. The WIFIA program offers loans with low, fixed interest rates and flexible financial terms. (Intended for large projects in excess of \$20M with co-financing through SRF.)	The WIFIA application process is two phases. Prospective borrowers must submit a letter of interest for their project to the WIFIA program by the announced annual deadline. For each selected projects, the prospective borrower may submit an application, negotiate loan terms, and close its loan. Please check the WIFIA website for more information about program deadlines.	https://www.epa.gov/wifia	Karen Fligger wifia@epa.gov 202-564-2992 1200 Pennsylvania Avenue, Northwest Mailcode 4201T Washington, District of Columbia 20460
Army Corp of Engineers	Section 219: Environmental Infrastructure (water, wastewater)	✓		✓	✓		The Section 219 program provides planning, design, and construction assistance for water- and sewer-related environmental infrastructure and resource protection and development projects for local communities throughout the country.	The Corps must have an authorization from Congress to begin a project or study. To get a project or study authorized, applicants must submit a request for assistance to the upcoming Water Resource Development Act. Contact the Corps for more information.	https://www.usace.army.mil/Missions/Civil-Works/Project-Partnership-Agreements/	Dave Wethington david.m.wethington@usace.army.mil 202-761-1878 441 G Street Northwest Washington, District of Columbia 20314
CoBank	Rural Water and Wastewater Lending (water, wastewater)		✓		✓	✓	CoBank works with rural water and wastewater not-for-profit systems, municipalities, and investor-owned utility companies to provide interim and bridge financing, refinancing of existing debt, term loans for system upgrades, and lines of credit.	Applications are accepted continuously. To apply, complete an online Loan Request Form at: www.cobank.com/h2oloan	http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx	John DeLuca jdeluca@cobank.com 303-694-5958 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111

Technical Assistance Only												
Tennessee Association of Utility Districts	Municipal Advisory Services and Technical Assistance (water, sewer)				✓		✓		Provides training, technical assistance, and education with: Water and distribution Systems; Wastewater and collection systems; Certification preparation; Backflow; Safety; Rate studies; Asset management; Treatment optimization; Emergency operations; Math; Cross-connections; UD Commissioner training; Municipal Utility Official training	For more information or to request an application, please contact Mark L. Butler.	http://www.taud.org/Training/StartPage.aspx?div=ListAll	Mark L. Butler marklbutler@tnutility.org 615-557-5780 840 Commercial Court Murfreesboro, Tennessee 37129
	Drinking water Technical Assistance				✓		✓		Provides technical assistance with: Energy; Industrial Pretreatment Program; Industrial Pretreatment Program; Sludge and Biosolid Resources; Sludge and Biosolid Resources; Laboratory Resources; Laboratory Resources; Wastewater Collection System Resources; Wastewater Collection System Resources; Wastewater Treatment; Wastewater Treatment; Wastewater Safety and Security; Wastewater Worker Safety	For more information or to request an application, please contact Brett Ward.	https://www.mtas.tennessee.edu/sewer	Brett Ward, Utility Operations Consultant (865) 974-9853
University of Tennessee Municipiap Technical Advisory Service	Wastewater Technical Assistance				✓		✓		Provides technical assistance with: TACIR Memo on Outside Water Rates October 2013; Drinking Water Emergency Planning; Lead and Copper Rule; Tennessee WARN; Water loss	For more information or to request an application, please contact Steve Wyatt/Sharon Rollins.	https://www.mtas.tennessee.edu/water	Steve Wyatt, sharon.rollins@tennessee.edu, Utility Operations Consultant (731) 425-4776
Training and Operator Certification												
Tennessee Department of Environment and Conservation	Fleming Training Center				✓		✓	✓	Operator Certification and Renewal List of Classes and Seminars: Connection Control •Collection Systems •Distribution Systems •Laboratory •Math •Wastewater Treatment •Water Treatment •Collection Systems CE Seminars •Distribution Systems CE Seminars •Wastewater CE Seminars •Water Treatment CE Seminars	Requires that a written registration form be submitted for all classes and seminars to the scheduled course date along with the appropriate fee that can be found in the schedule or Course Catalog. For classes, we require registration and payment be submitted 30 days prior to class date. For seminars, we require registration and payment be submitted 3 days prior to seminar date.	https://www.tn.gov/environment/program-areas/wr-water-resources/fleming-training-center/schedule-of-classes-and-seminars.html	Patrick Dwyer, Patrick.Dwyer@tn.gov, 615-898-6505